

BEING all and the same property conveyed to the Borrowers herein by George M. Late by deed dated the 29th day of December, 1976, and recorded in Liber 1007, folio 868, among the Land Records for Frederick County, Maryland.

The Borrowers hereby warrant that they are the original Borrowers in a deed of trust recorded in Liber 1093, folio 752, among the Land Records for Frederick County, Maryland, for which there is a present principal balance of \$45,000.00 and that the subject property is their principal residence.

18a. ACCELERATION; REMEDIES. Except as provided in Paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of borrower in this Deed of Trust including the covenants to pay when due any sums secured by this Deed of Trust, then the entire debt intended to be secured shall at once become due and Payable and these presents are hereby declared to be made in trust and the said Trustee or lender, its successors or assigns, is hereby authorized and empowered, at any time thereafter, to sell the property hereby conveyed, or so much thereof as may be necessary to grant and convey the same to the purchaser or purchasers thereof, his, her, or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Fred. Co Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first, to the payment of all expenses incident to such sale, including taxes, and the usual equity commissions to the party selling or making said sale, and a reasonable counsel fee; secondly, to the payment of all moneys owing under this Deed of Trust whether the same shall have then matured or not; and as to the balance, to pay it over to the said borrower or said borrower's personal representatives, heirs or assigns, and in the event foreclosure proceedings are instituted under the foregoing power of sale, and sale of the property shall have been advertised and the indebtedness and accrued costs are paid and satisfied before sale, one-half the above counsel fees and one-half said commissions shall be allowed and paid by the borrower, or said borrower's personal representatives, heirs, or assigns. This provision shall be void upon the sale, assignment or transfer of the note dated 10/30/81, for which this instrument is given as security, and/or this instrument to the Federal Home Loan Mortgage Corporation. From and after the date of such a sale, Paragraphs 18b and 19 as hereinafter set forth shall come into effect and be binding upon the parties, their successors and assigns.